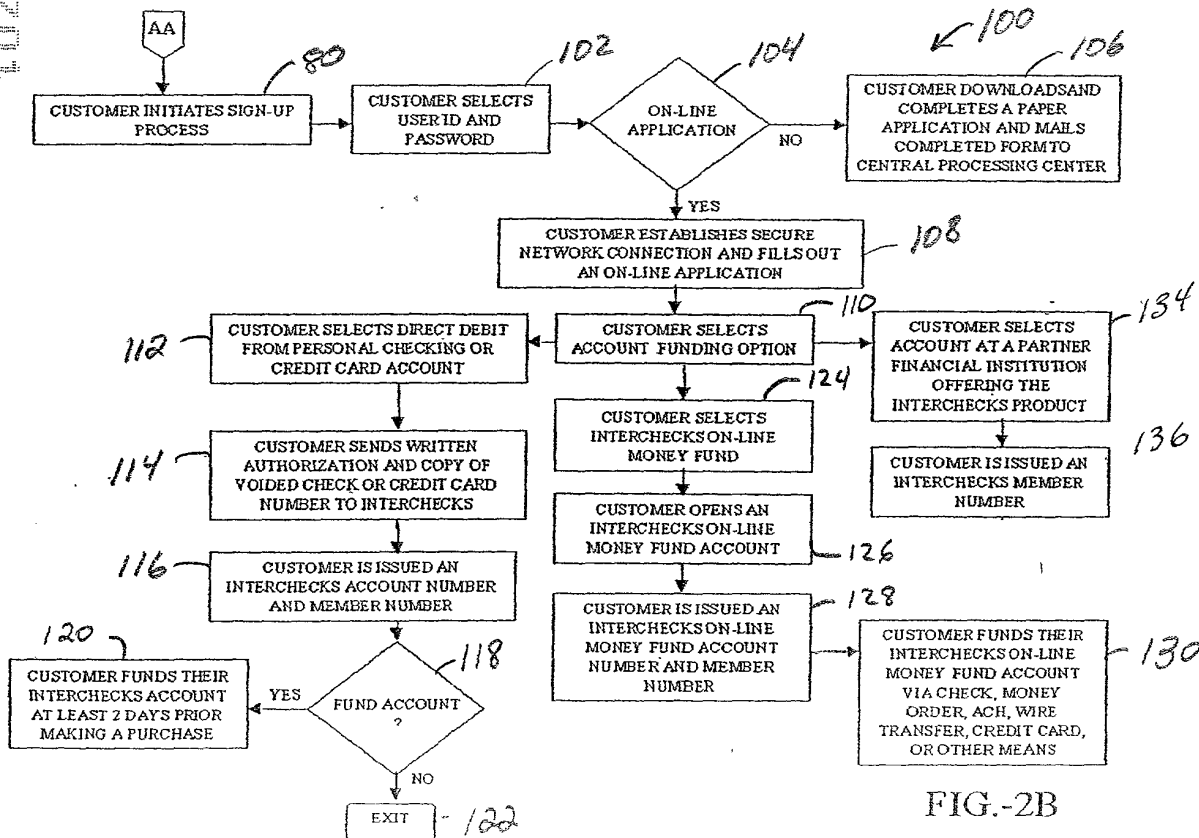
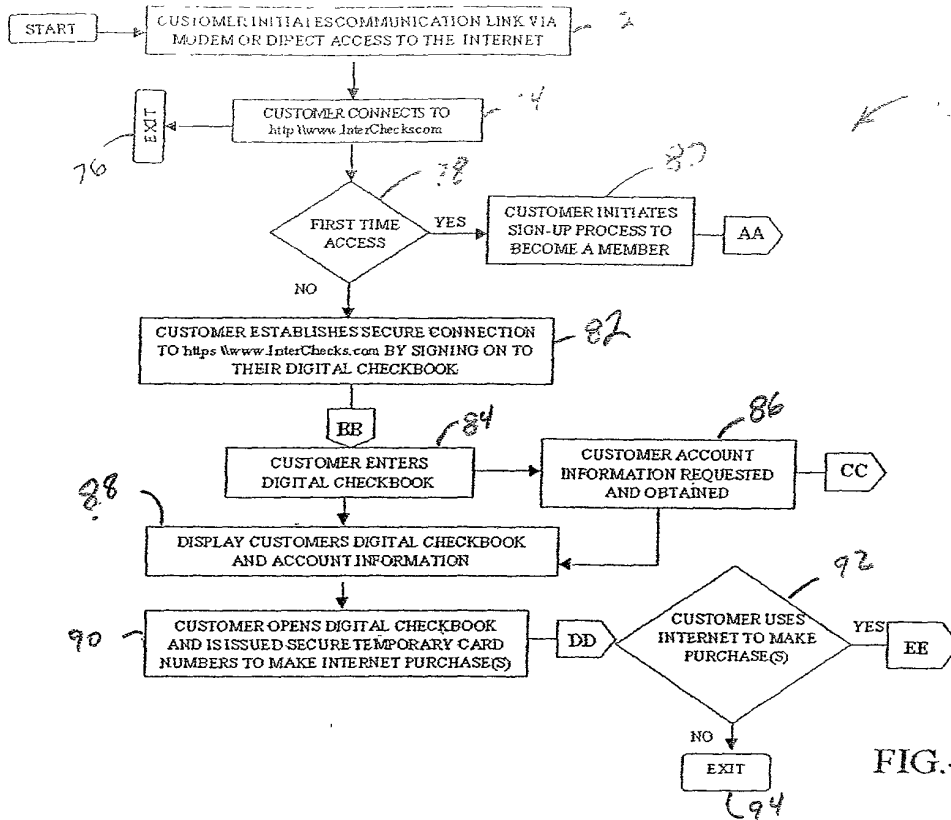


FIG. 1

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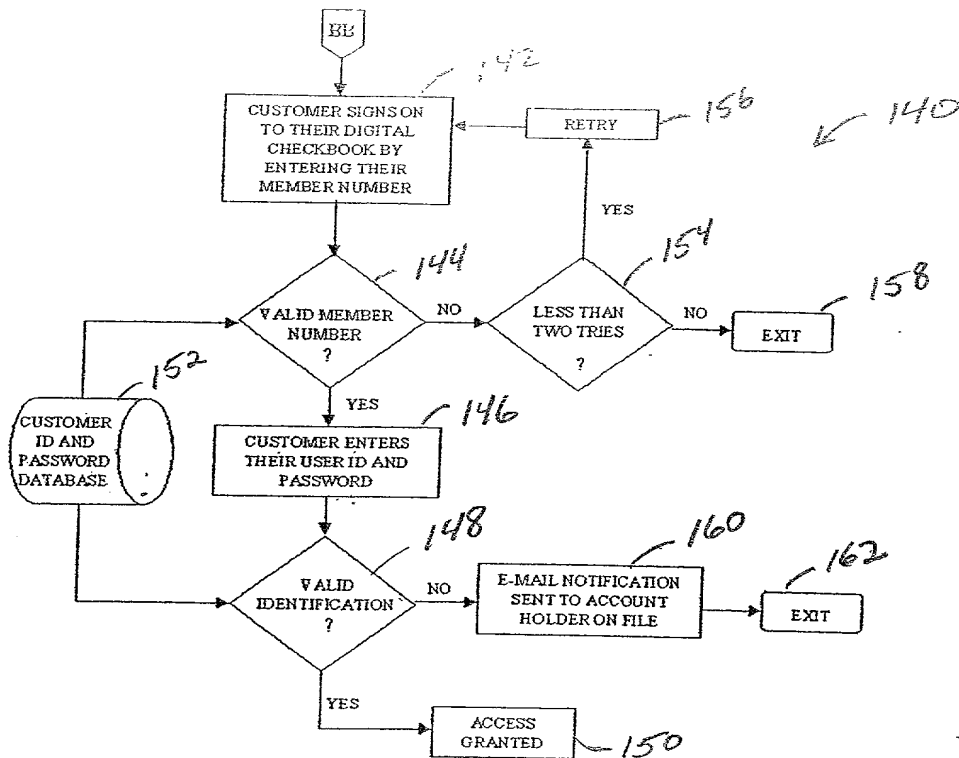


FIG.-2C

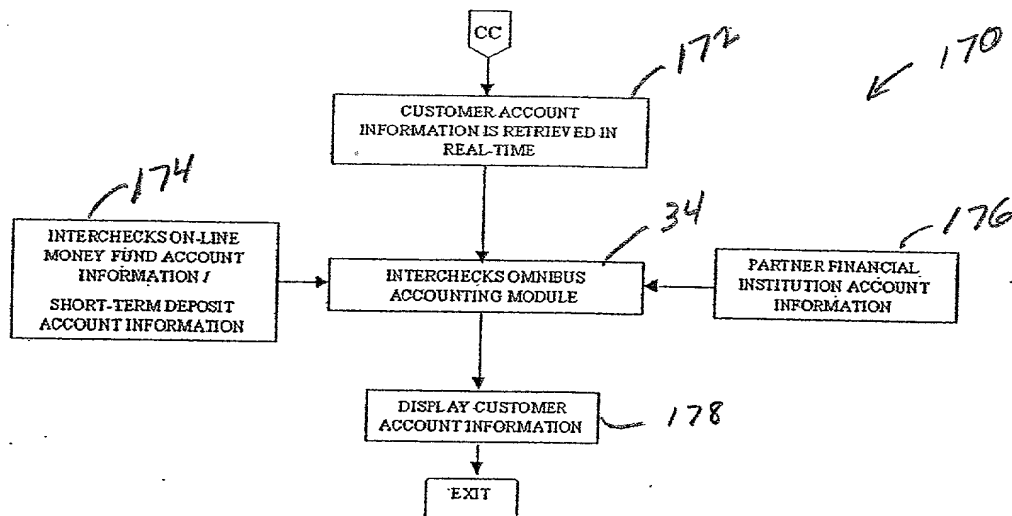
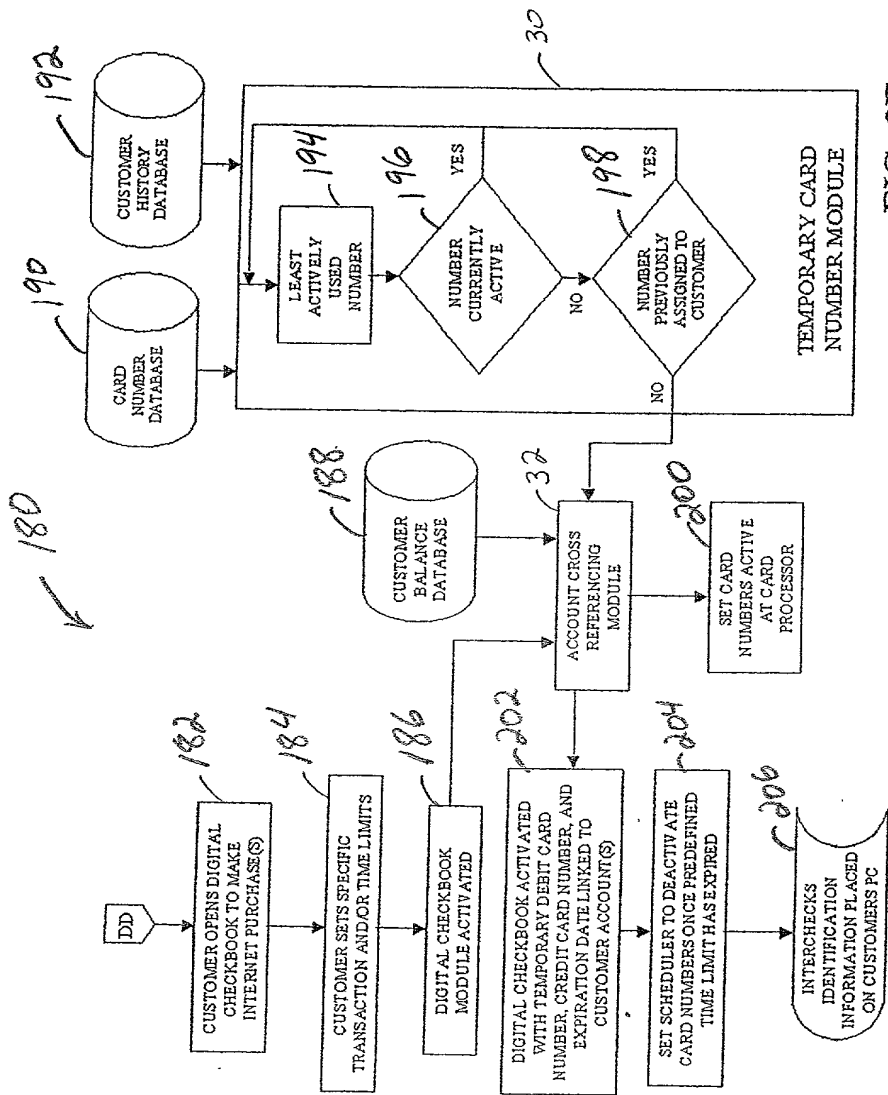


FIG.-2D



09916767.072701

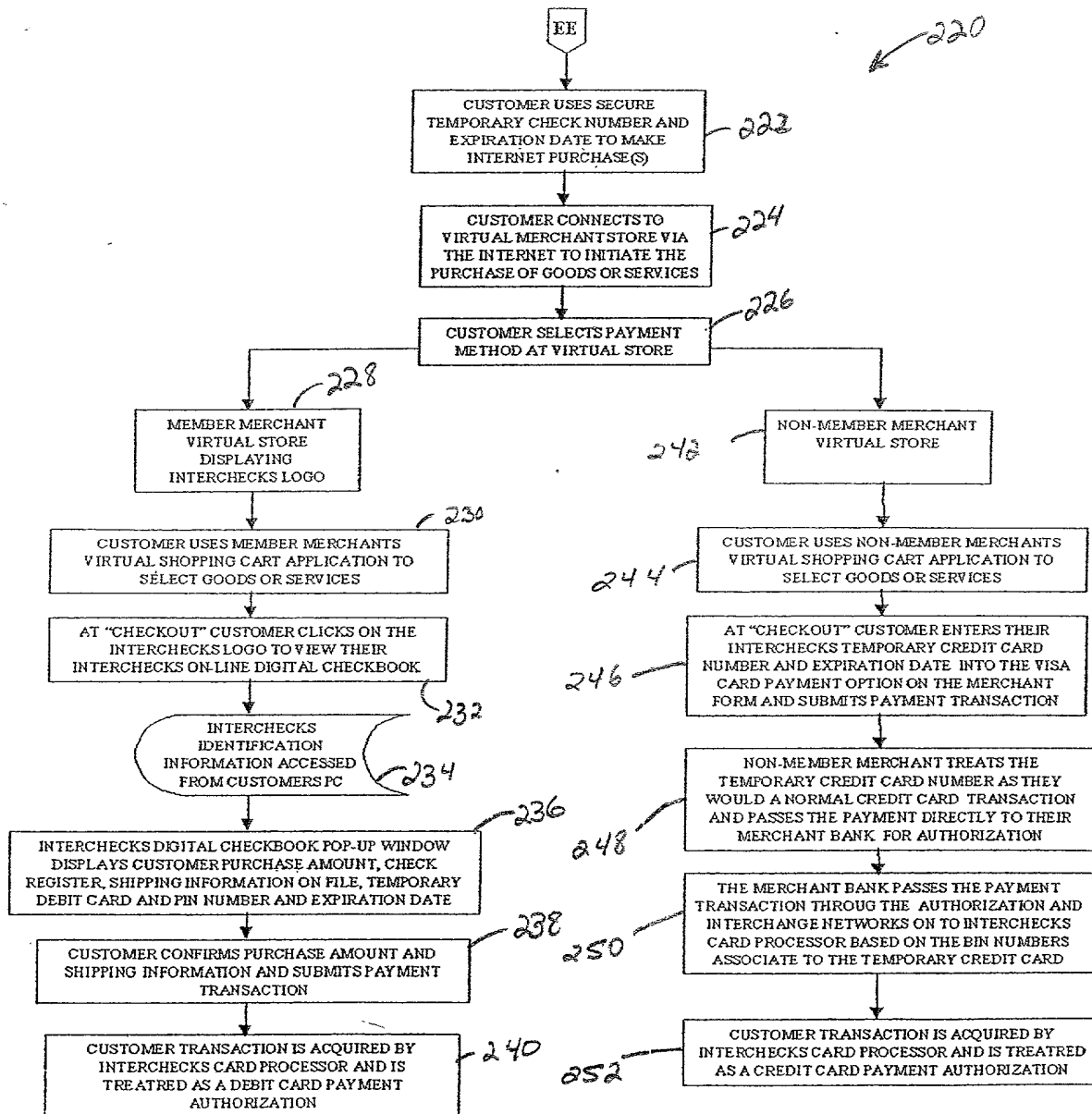


FIG 2F

302

300

INTERCHECKS

Home
Demo
About Us
Products
Privacy
Partners
Sign Up
Our Team
Contact Us

Login

Welcome to the InterChecks Authorized Demo Area.
Please submit the following information to gain access.

User ID:

Password:

FIG. 3

Home

Demo

About Us

Products

Privacy

Partners

Sign Up

Our Team

Contact Us

INTERCHECKS

Sign-Up Now

Please note that you must be at least 18 years old to register.

CREATE LOGIN INFORMATION:

User Name : SelectedName

Password : ****

Verify Password : ****

ENTER REQUIRED CONTACT INFORMATION:

First Name : John

Middle Initial : Q

Last Name : Public

Telephone No. : (201) 555-1212

Email 1 : anyname@aol.com

Email 2 :

Institution : CitiBank

Card Type : Visa

Account No. :

310

312

314

FIG. 4

✓ 320

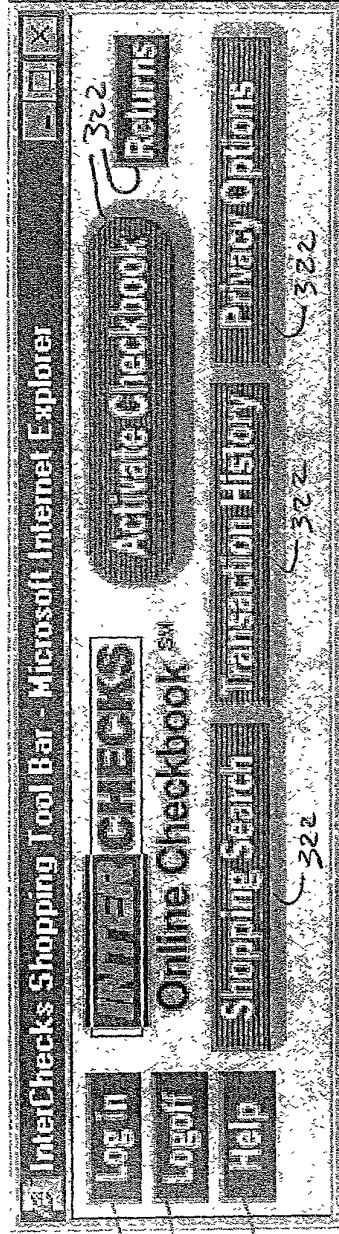


FIG. 5

Online Checkbook SM

Log In

If you have not already logged into your InterChecks Online Checkbook, you may do so here. If you have forgotten your ID or Password, please contact your financial institution at (XXX)XXX-XXXX.

Activate Checkbook

Activating your checkbook will allow you to authorize an online purchase and give you access to your "Temporary Shopping ID." Your Temporary Shopping ID is a unique, one-time-use "credit card" number that is temporarily attached to your deposit account. It can only be used to purchase items with a dollar value that is less than or equal to the amount you authorize. Once your transaction is complete or the Online Checkbook has been closed, that Temporary Number is no longer valid and is immediately detached from your account.

Transaction History

You can access your transaction history at any time to see where you have used your InterChecks account and how much you spent. You can also check the status of any returned items.

Privacy Options

Privacy Options allow you to purchase and receive items without exposing your personal identity to the merchant. By setting up Privacy Codes for each of the destinations you wish to receive or send items to, you can prevent merchants from detecting your true identity and remain totally anonymous (this applies to online subscriptions as well).

Shopping Search

The Shopping Search allows you to search for items online using up to 4 major search engines at the same time. This will help cut down the time it takes you to find the items you're looking for. You will find this a useful tool even when you're not shopping online.

Returns

Returns are often difficult to accommodate online. Using the return feature allows InterChecks to quickly identify return transactions from online merchants and credit your account accordingly.

Logoff

Logoff immediately closes your InterChecks Shopping Tool Bar and your Online Checkbook.

FIG. 6

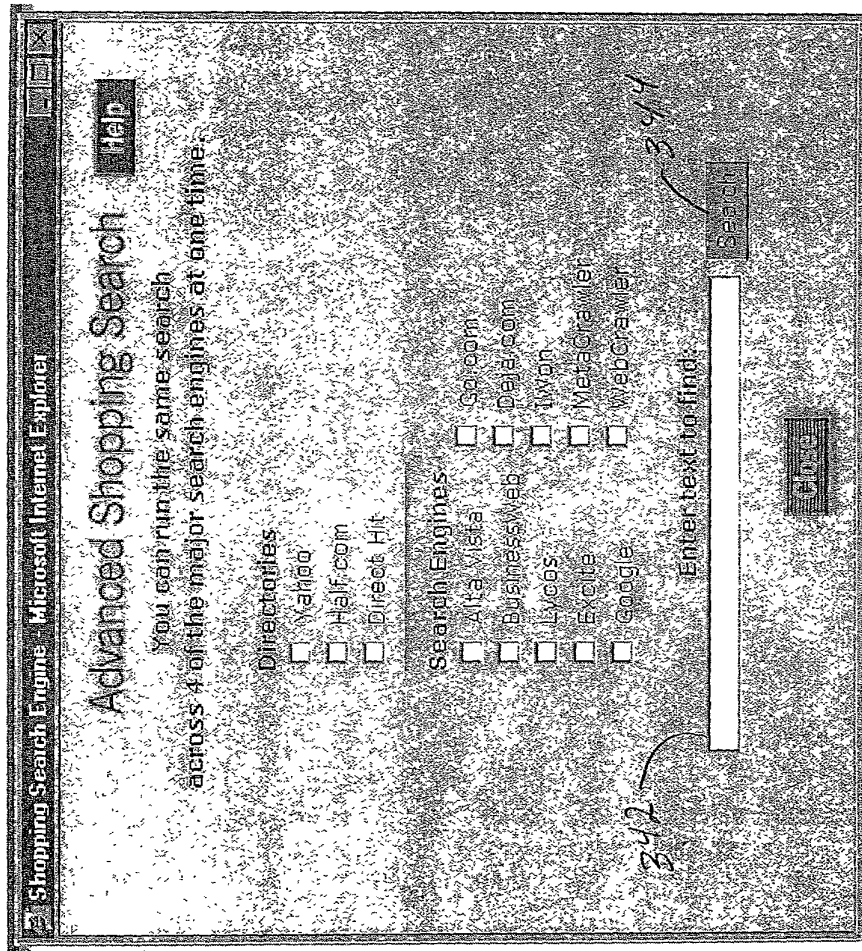


FIG. 7

K-350

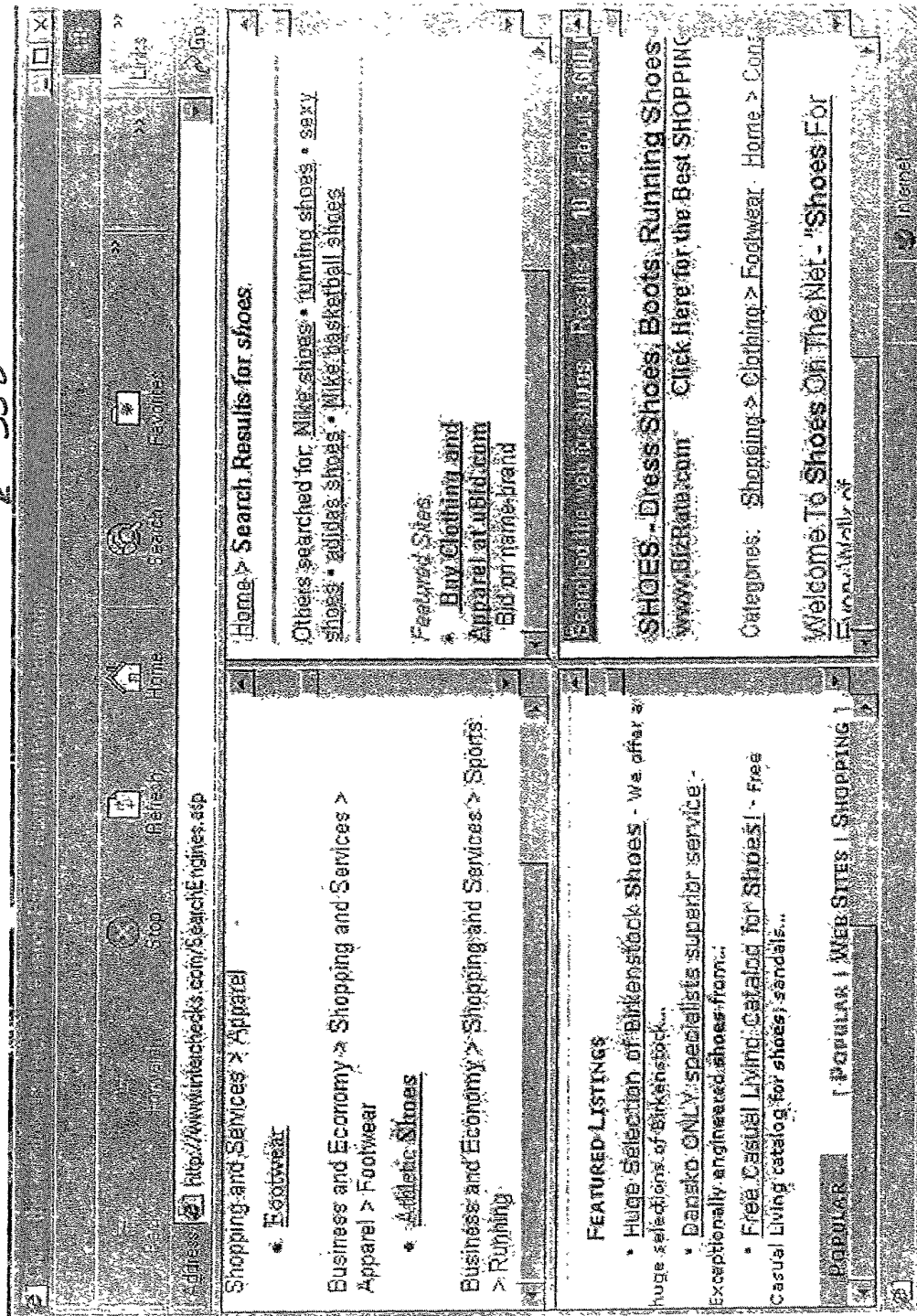


FIG. 8

360

InterChecks Pre-Authorization - Microsoft Internet Explorer

Please Pre-Authorize Your Transaction Help

Enter Pre-Authorized Amount:

Select Private Recipient:

Authorize

FIG. 9

370

InterChecks Digital Checkbook - Microsoft Internet Explorer

Selected Recipient: Bob Help **INTERCHECKS**

Private Address for this Session: Monday, April 16, 2001

Three University Plaza
Hickensack, NJ 07601

Pre Authorized \$ 50

Change Recipient Done

Temporary Shopping Card # 1910 2990 2000 2520

372

376

374

FIG. 10

09916767.072701

10/22/00 19/91660

Return Merchandise - Microsoft Internet Explorer

Select Items to Return

Sort by: Date

Return	Date	Transaction Description	Amount	Reference Number
<input type="checkbox"/>	6/30/99	Equinox Computer Software Company	89.00	1002344
<input type="checkbox"/>	6/30/99	My Sports Club	95.00	1002345
<input type="checkbox"/>	6/29/99	Shaper Image Credit	14.10	1002346
<input type="checkbox"/>	6/27/99	Walk Street Courses	14.00	1002347
<input type="checkbox"/>	6/25/99	Dell Computer Corp.	10.00	1002348
<input type="checkbox"/>	6/25/99	Amazon.com	48.50	1002349
<input type="checkbox"/>	6/24/99	Time Magazine	29.99	1002350
<input type="checkbox"/>	6/23/99	Victorias Secret	152.00	1002351
<input type="checkbox"/>	6/22/99	Coca-Cola	25.25	1002352
<input type="checkbox"/>	6/15/99	BMG Music Service	25.78	1002353

380

380

Fig. 11

TD220" 29/9T660

Return Merchandise - Microsoft Internet Explorer

Return Confirmation

Sort by: Date Co: [Help](#)

Return	Date	Transaction Description	Amount	Reference Number
<input checked="" type="checkbox"/>	6/27/99	Wal-Mart Retail	14.05	1002347
<input checked="" type="checkbox"/>	6/25/99	Dell Computer Corp	121.56	1002348
<input checked="" type="checkbox"/>	6/25/99	Amazon.com	18.56	1002349

392 394

390

FIG. 12

10/22/01/9/91650

100
←

Transaction History - Microsoft Internet Explorer

Transaction History

Help

History: Last 10 Transactions Split by:

Date	Transaction Description	Amount	Reference Number
6/20/99	Egghead Computer Sorter Campaign	89.67	1002344
6/19/99	NK Sports Club	35.00	1002345
6/29/99	Shaper Image Credit	14.10	1002346
6/27/99	Wall Street Journal	11.93	1002347
6/25/99	Dell Computer Corp.	121.86	1002348
6/25/99	Amazon.com	43.36	1002349
6/24/99	Time Magazine	29.99	1002350
6/23/99	Victoria's Secret	152.60	1002351
6/22/99	Coach	256.25	1002352
6/15/99	BMG Music Service	25.78	1002353

Close

Fig. 13

420

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INTERCHECKS

Home

Demo

About Us

Products

Privacy

Partners

Sign Up

Our Team

Contact Us

Private Shipping Options

Thank you for signing up at InterChecks.com.
Using the form below, please create a list of recipient by
entering their shipping information.

Alias

FakeName

Recipient Name

John Public

Address 1

1 Someplace St

Address 2

Address 3

City

Anywhere

State

NJ

Zip

07601

Country

USA

Telephone No

(201)555-1212

ABA

422

FIG. 14

15

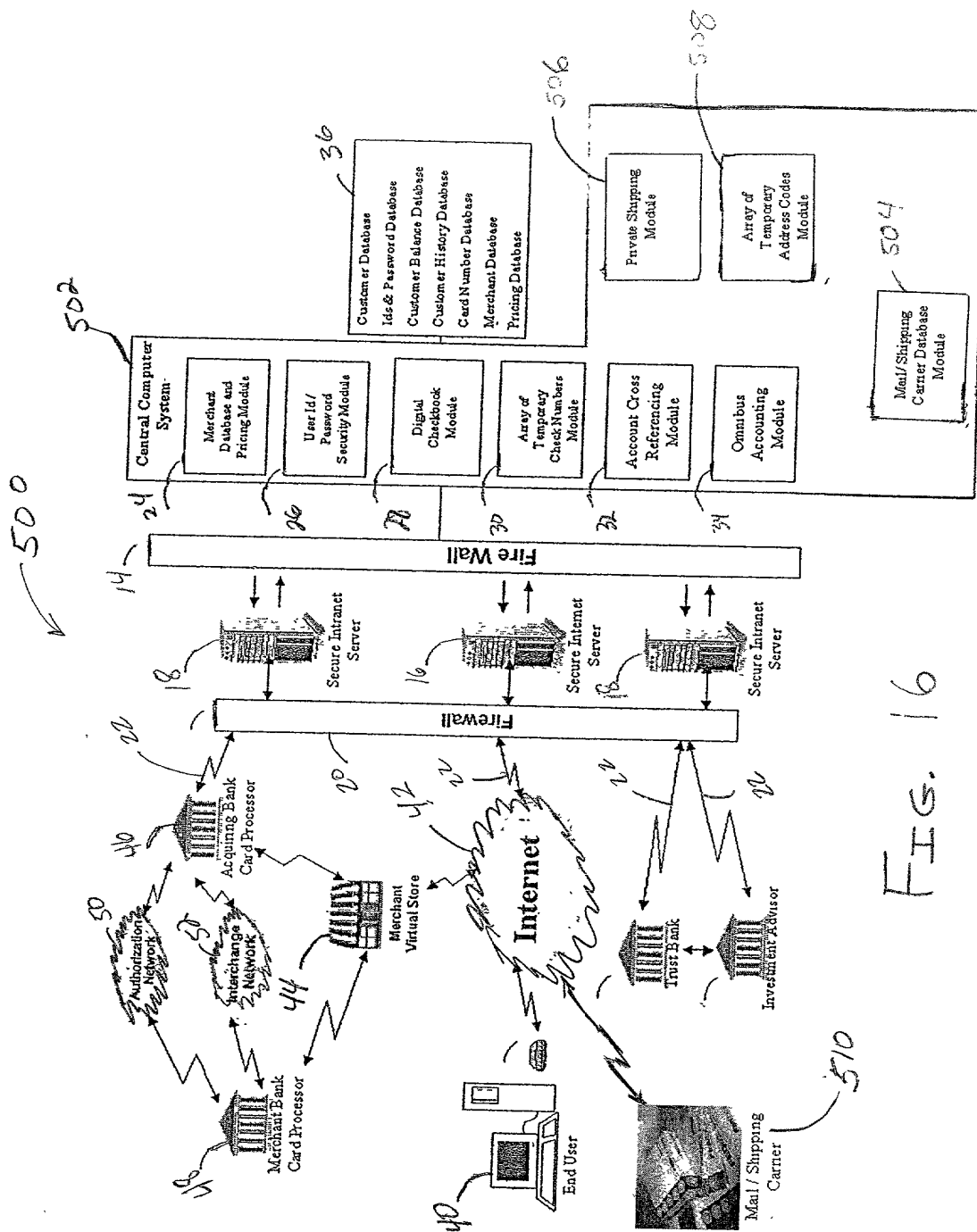


FIG. 16

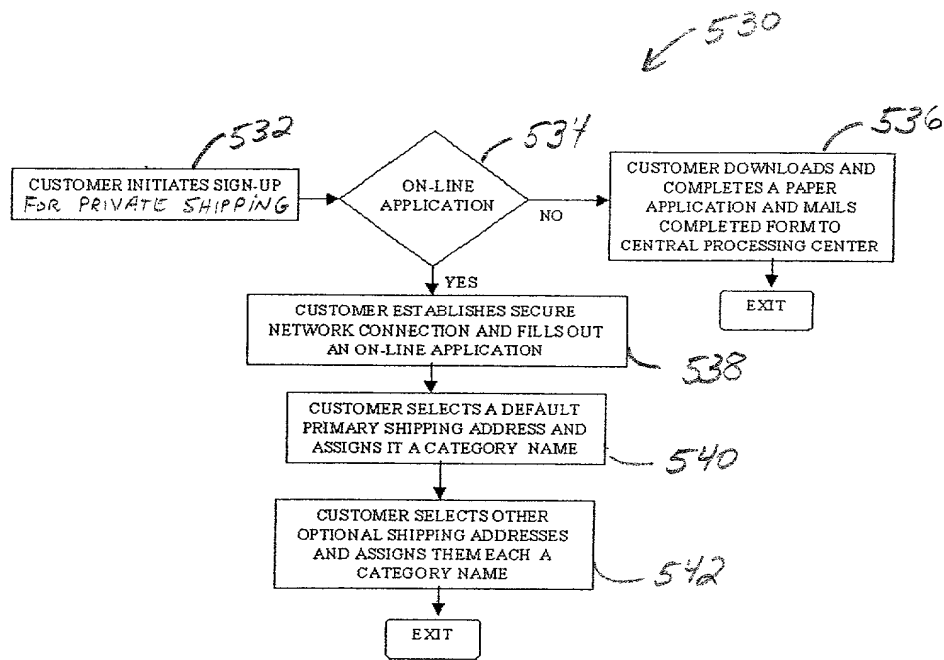


FIG. 17

09916767.072701

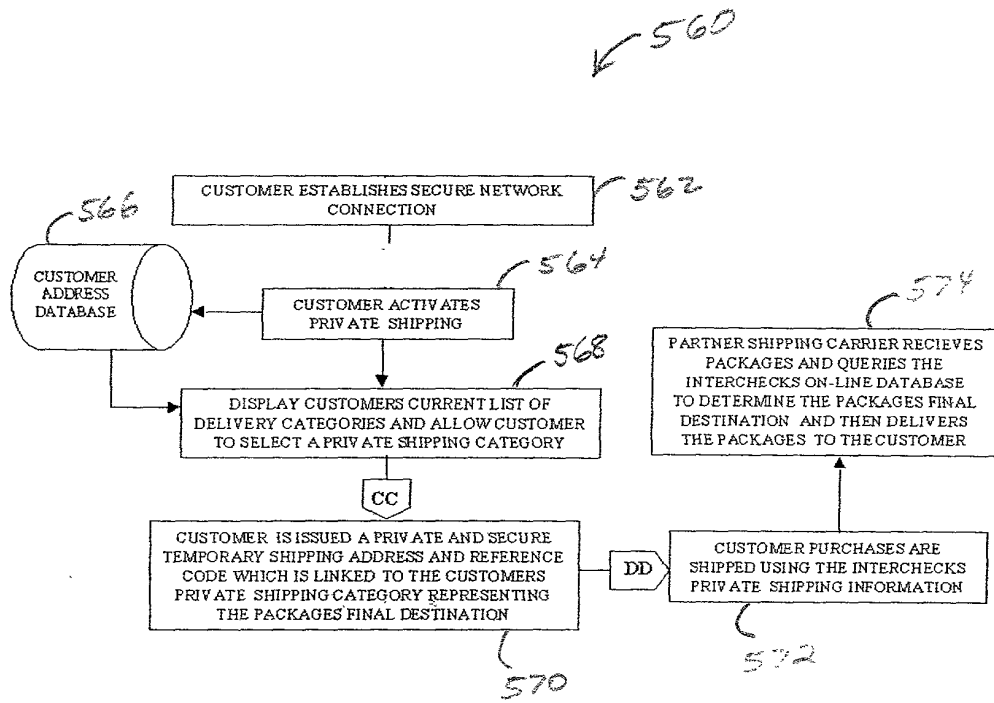


FIG. 18A

09916767.072701

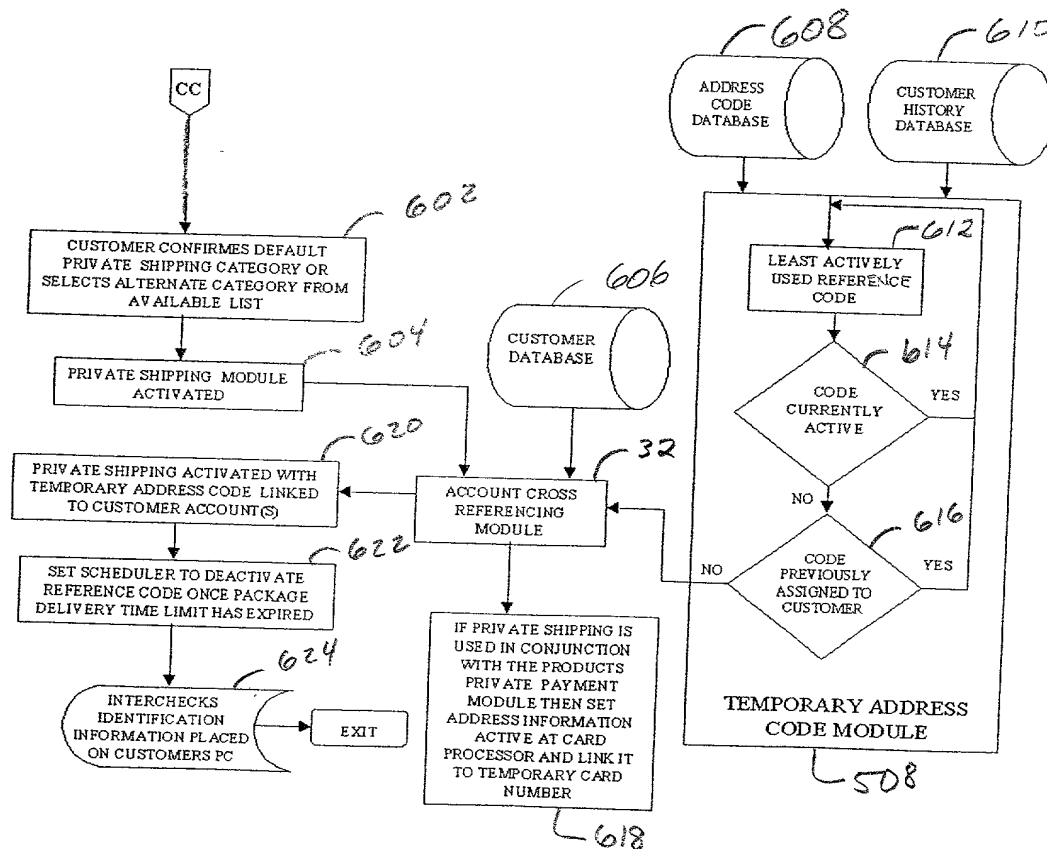


FIG. 18B

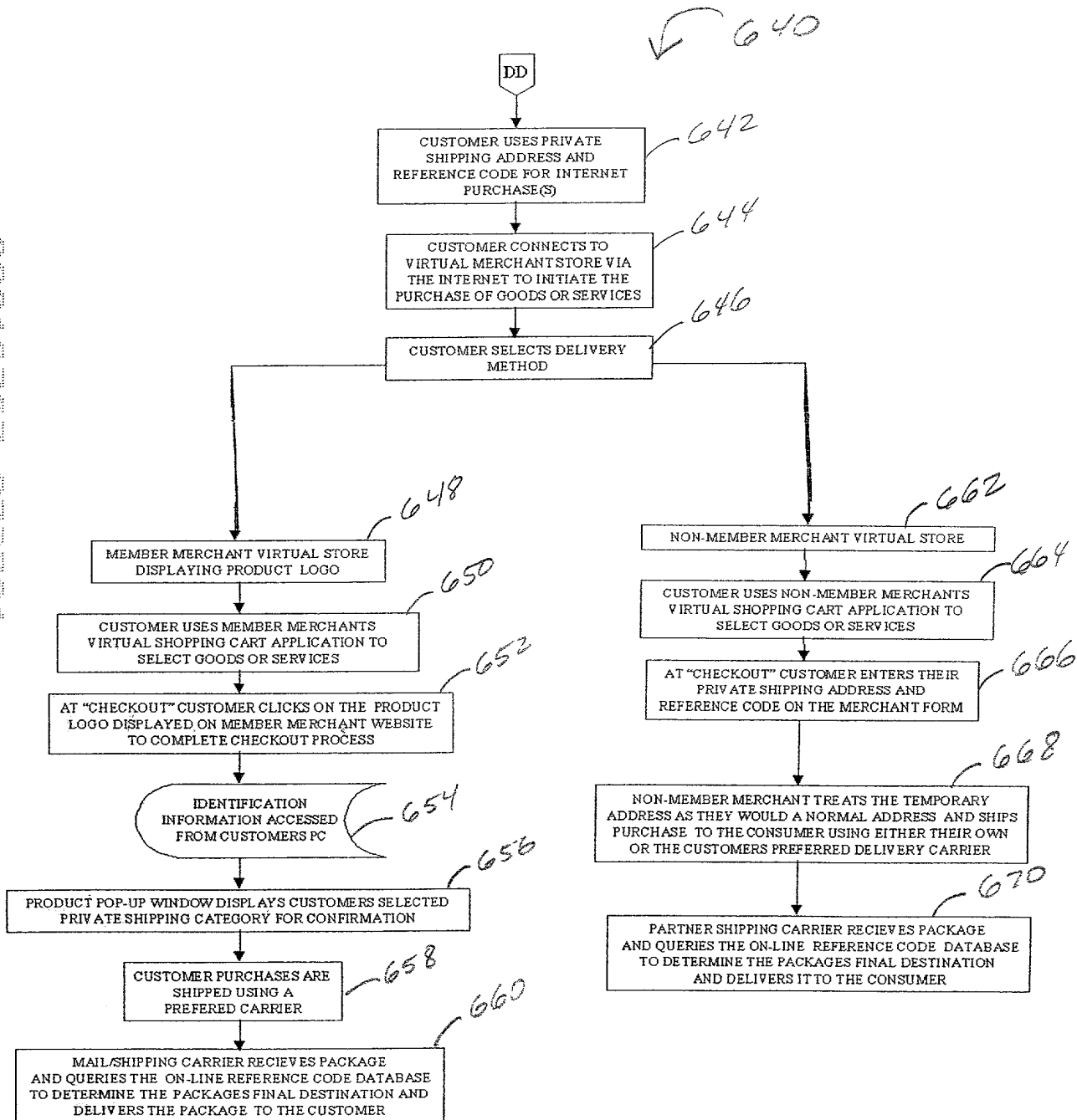


FIG. 18C